Case 09-35696 Doc 1 Filed 09/25/09 Entered 09/25/09 16:33:56 Desc Main United States Bankruptcy Court Page 1 of 3 Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Dong Hwan Bae Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Dong H Bae / Dong Bae Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7824 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1 N. Beacon PL. #509 La Grange, IL. ZIP CODE 60525 County of Residence or of the Principal Place of Business: Cook County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Same as Above ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) (Form of Organization) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Chapter 12 Corporation (includes LLC and LLP) Chapter 15 Petition for Railroad Stockbroker Chapter 13 Recognition of a Foreign Partnership Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an individual primarily for a under Title 26 of the United States Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ✓ Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 团 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** M 10,001-25,001-50,001-1-49 50-99 100-199 200-999 1,000-5,001-Over 25.000 50,000 100,000 100,000 10,000 5.000 Estimated Assets П \$50,000,001 \$1,000,001 \$100,000,001 \$10,000,001 \$500,000,001 \$500,001 More than \$U to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million **Estimated Liabilities** V П \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,001 to \$100,001 to \$500,001 to \$500 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$1 billion \$1 billion

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B I (Official Form	Case 09-35696 Doc 1 Filed 09/25/09	Entered 09/25/09 16:33:5	6 Desc Main Page 2
Voluntary Petiti	lon	Name of Section 1997 Person Page 1997 Pe	
(I his page must t	be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location	122 1101 Dundapley Custo Vice Vicem Bust of	Case Number:	Date Filed:
Where Filed: Location		Case Number:	Date Filed:
Where Filed:	Panding Pankuntar Case Filed by any Change Dadage at ACL	Salar Dallan (TS and Alan and	distance of the set Y
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	Case Number:	Date Filed:
District:		Relationship:	Judge:
District,	Northern District of Illinois	•	Judge.
10Q) with the Se	Exhibit A d if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	It, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.) e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
☐ Exhibit A	is attached and made a part of this petition.	x	
			(Date)
Yes, and F	Exhibit C is attached and made a part of this petition.		
	Exhibit	t D	
(To be comple	eted by every individual debtor. If a joint petition is filed	i, each spouse must complete and atta	ch a separate Exhibit D.)
Z Exhib	oit D completed and signed by the debtor is attached and	made a part of this petition.	
If this is a join	nt petition:		
☐ Exhib	oit D also completed and signed by the joint debtor is atta	ched and made a part of this petition.	
_	Information Regarding (Check any appli	cable box.)	
Ø	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da		· 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a f	
•	Certification by a Debtor Who Resides a (Check all applied		
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the f	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess		
	Debtor has included with this petition the deposit with the court of filing of the petition.	of any rent that would become due during the 30	-day period after the
	Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).	

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B I (Official Form) 1 (1/08)	Document	Page 3 of 33	Page 3
Voluntary Petition		Name of Debtor(s):	<u>'</u>
(This page must be completed and filed in every case.)		Dong Hwan Bae	
	Signa		
Signature(s) of Debtor(s) (Individual/Jo	int)	Signature of a Foreign Representat	ive
I declare under penalty of perjury that the information provide and correct. [If petitioner is an individual whose debts are primarily co	•	I declare under penalty of perjury that the information provi and correct, that I am the foreign representative of a debtor and that I am authorized to file this petition.	
chosen to file under chapter 7] I am aware that I may proceed or 13 of title 11, United States Code, understand the relief av	under chapter 7, 11, 12	(Check only one box.)	
chapter, and choose to proceed under chapter 7.		☐ I request relief in accordance with chapter 15 of title 11	United States Code
[If no attorney represents me and no bankruptcy petition preparation between the preparation of the preparat		Certified copies of the documents required by 11 U.S.C	
I request relief in accordance with the chapter of title 11 specified in this petition.	, United States Code,	Pursuant to 11 U.S.C. § 1511, I request relief in accorded chapter of title 11 specified in this petition. A certified order granting recognition of the foreign main proceeding.	copy of the
Signature of Debug		X (Signature of Foreign Representative)	
X Signature of Joint Debtor	······································	(Printed Name of Foreign Representative)	
Telephone Number (if not represented by attorney)	·	Date	
Date 9-10-09			<u>.</u> .
Signature of Attorney*		Signature of Non-Attorney Bankruptcy Petiti I declare under penalty of perjury that: (1) I am a bankru	-
Signature of Attorney for Pebtor(s) Jane H. Park		defined in 11 U.S.C. § 110; (2) I prepared this document for provided the debtor with a copy of this document and the	or compensation and have
Vrinted Name of Attorney for Debtor(s) Mirae Law, LLC. Firm Name 2800 S. River Rd. Suite 170 Address Des Plaines, IL. 60018		required under 11 U.S.C. §§ 110(b), 110(h), and 342(guidelines have been promulgated pursuant to 11 U.S.C. § 1 fee for services chargeable by bankruptcy petition prepared notice of the maximum amount before preparing any docum or accepting any fee from the debtor, as required in that sec	(b); and, (3) if rules or 10(h) setting a maximum s, I have given the debtornent for filing for a debtor
		attached.	
847-297-0009 Telephone Number		Printed Name and title, if any, of Bankruptcy Petition P	герагег
Date		Social-Security number (If the bankruptcy petition pre	parer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also certification that the attorney has no knowledge after an inquirin the schedules is incorrect.	constitutes a ry that the information	state the Social-Security number of the officer, princip partner of the bankruptcy petition preparer.) (Required	oal, responsible person or
m the senedules is incorrect,		Address	
Signature of Debtor (Corporation/Partne	rship)		
I declare under penalty of perjury that the information provide and correct, and that I have been authorized to file this pedebtor.		x	
The debtor requests the relief in accordance with the chapter code, specified in this petition.	of title 11, United States	Date Signature of bankruptcy petition preparer or officer, princip	oal, responsible person, or
X Signature of Authorized Individual		partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals	who prepared or conists.
Printed Name of Authorized Individual		in preparing this document unless the bankruptcy peti- individual.	
Title of Authorized Individual			lisianal abanse from br
Date		If more than one person prepared this document, attach add to the appropriate official form for each person.	ntional spects conforming
		A bankruptcy petition preparer's failure to comply with the the Federal Rules of Bankruptcy Procedure may result in both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

	Northe Northe	<u>rn</u> District Of _	Illinois	
In re	Dong Hwan Bae ,		Case No.	
	Deolor		Chapter7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$270,000	ind in	
B - Personal Property			\$ 17,287		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$ 255,853	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				s 110,257	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$3,081
J - Current Expenditures of Individual Debtors(s)					\$4,929
TO	DTAL		\$ 287,287	\$ 366,110	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District Of Illinois

In re	Dong Hwan Bae	, Case No.
	Debtor	
		Chamber 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$3,081
Average Expenses (from Schedule J, Line 18)	\$4,929
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,000

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	Lander of	\$255,853
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$110,257
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$366,110

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In re	Dong Hwan Bae	,	Case No.
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

1 N. Beacon PL. #509 La Grange, IL. 60525 Residential Property H \$270,000 \$247,635	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total \$270,000	1 N. Beacon PL. #509 La Grange, IL. 60525	Residential Property	H		\$247,635

(Report also on Summary of Schedules.)

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In re	Dong Hwan Bae	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				\$300
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account First National Bank 620 W. Burlington Ave. La Grange, IL. 60525		\$207
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture	:	\$500
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing		\$400
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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B6B (Official Form 6B) (12/07) -	Cont.

In re Dong Hwan Bae	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Iternize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	х	·		
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			• ,
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

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In re	Dong Hwan Bae	, Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFF, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004` Lexus RX330		\$15,000
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		Office Equipment		\$880
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х		-	
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			
		continuation sheets attached To	tal➤	\$17,287

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	Dong Hwan Bae	,	Case No
	Debtor	······································	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. § 522(b)(2)	
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Automobiles	735 ILCS5/12-1001(c)	\$7,000	\$15,000
•			

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B6D (Official Form 6D) (12/07)				
In re	Don Hwan Bae	,	Case No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.0196787279			1st Mortgage for					·
Wells Fargo Home Mortgage PO Box 5296 Carol Stream, IL. 60197-5296			1 N. Beacon Pl. #509 La Grange, IL. 60525-2068				\$247,635	
			VALUE \$				·	
ACCOUNT NO. 004 6342882			2004' Lexus RX330					
Lexus Financial Services PO Box 8026 Cedar Rapids, IA 52408-8026							\$8,218	
_	J		VALUE \$			ļ <u> </u>		
ACCOUNT NO.								
·								
continuation sheets			VALUE \$ Subtotal ▶		<u> </u>	<u> </u>	\$ 255 052	\$
attached			(Total of this page)				\$ 255,853	
			Total ► (Use only on last page)				\$255,853	\$
			(200 only on mor page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re	Dong Hwan Bae	•	Case No.
_	Debtor	-	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

rs

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debto with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Entered 09/25/09 16:33:56 Case 09-35696 Doc 1 Filed 09/25/09 Document Page 13 of 33 **B6E (Official Form 6E) (12/07) - Cont.** Dong Hwan Bae Case No. In re Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

	Debtor		,		known)	
In re	Dong Hwar	n Bae		Case No.		
В6Е (С	Official Form 6E) (12/07) –	Cont.	Document	Page 14 of 33		
	Case 09-35696	Doc 1			16:33:56	Desc Main

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

						1	ype of Priority for	r Ciaims Listeu (on this sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.	-		1447				-		
	1								
Account No.									
	i								ļ
Account No.									
					i				
Account No.					i				
Sheet no of continuation sheets attac Creditors Holding Priority Claims .	hed to S	chedule of	· · · · · · · · · · · · · · · · · · ·	Totals o	Subtot of this p	als≯ page)	\$	\$	
			(Use only on last page of Schedule E. Report also of Schedules.)	the cor	mpletee	tal≯ d ary	S		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$	\$	

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B6F (Official Form 6F) (12/07)		Document	Page 15 of 33	

In re	Dong Hwan Bae	,	Case No	
	Debtor			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME, DATE CLAIM WAS JNLIQUIDATED CONTINGENT CODEBTOR INCURRED AND **CLAIM** MAILING ADDRESS DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 5424180577961250 Credit Card Citi Cards \$16,782 Processing Center Des Moines, IA. 50363-0000 Credit Card ACCOUNT NO. 5424180738545679 Citi Cards \$9,091 PO Box 688901 Des Moines, IA. 50368-8901 Credit Card ACCOUNT NO. 4147202017567379 Cardmember Service (Chase) \$16,953 PO Box 15153 Wilmington, DE. 19886-5153 ACCOUNT NO. 5240342002821358 Credit Card Cardmember Service (Chase-TJX) \$3,406 PO Box 15153 Wilmington, DE. 19886-5153 \$46,232 Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Dong Hwan Bae	Case No
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3746 326849 60980			Credit Card				
Bank of America PO Box 15019 Wilmington, DE. 19886-5019					<u> </u>		\$11,775
ACCOUNT NO.			Office Lease Balance				
Frank Delucs 21 W. Hill Grove La Grange, IL. 60525					ļ		\$52,250
ACCOUNT NO.		:					
-							
ACCOUNT NO.							
							· · · · · ·
ACCOUNT NO.							
Sheet no. of continuation sheets atte	ototal≻	s 64,025					
to Schedule of Creditors Holding Unsecure Nonpriority Claims	20		•				
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 110,257

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B6G (Official Form 6G) (12/07)			
In re	Dong Hwan Bae	, Case No	_
	Debtor	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT	
Frank Delucs 21 W. Hill Grove La Grange, IL. 60525	Office Lease for Business Term: 7/1/2009 - 4/30/2014 Monthly: \$950.00 (1 month Deposit)	

B6H (Offici	ial Form 6H) (12/07)	Document	Page 18 of 33	
In re	Dong Hwan Bae	,	Case No	
	Debtor		(i	f known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

\Box	Check	thie how	if debt	or has no	codebtors
	CHECK	uns oux	וו שכטוו	oi nas no	COUCULOIS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
•	·
	·

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B6I (Official Form 6I) (12/07)		Document	Page 19 of 33

In re	Dong Hwan Bae	Case No	_
	Debtor	(if known)	

Desc Main

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status:	RELATIONSHIP(S):	AGE(S):					
Employment:	DEBTOR		SPOUSE				
Occupation	Maintenance						
Name of Employer	UIC						
How long employe	A	<u> </u>					
Address of Employ	ver 1140 S. Morgan St. Chicago, IL. 60607						
case	ges, salary, and commissions aid monthly)	DEBTOR \$2,000 \$	\$\$ \$				
3. SUBTOTAL		\$2,000	\$				
 LESS PAYROLL a. Payroll taxes a b. Insurance c. Union dues d. Other (Specify 		\$ \$ \$	\$				
5. SUBTOTAL OF	PAYROLL DEDUCTIONS	\$	\$				
6. TOTAL NET MC	NTHLY TAKE HOME PAY	\$2,000	\$				
(Attach detailed 8. Income from real 9. Interest and divid 10. Alimony, mainte the debtor's u	property	\$ \$ \$	\$ \$ \$				
(Specify):	Social Security Benefit	<u>\$1,081</u>	·				
12. Pension or retire			Ψ				
13. Other monthly in	ncome	\$	\$·				
(Specify):		\$	\$				
14. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>1,081</u>	\$				
15. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$3,081	\$				
16. COMBINED At totals from line 15)	VERAGE MONTHLY INCOME: (Combine column		y of Schedules and, if applicable,				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Dong Hwan Bae	•	Case No.	
	Debtor		(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditure. 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No	\$\frac{1979}{\$\frac{100}{\$\frac{100}{\$\frac{100}{\$\frac{80}{\$\frac{9}{\$\frac{100}{\$\frac{9}{\$\frac{100}{\$\frac{9}{\$\frac{100}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{100}{\$\frac{9}{\$\fines{9}}}}}}}}{\frac{9}{\$\fines{9}}}}}}}}}{\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\fines{9}}{\fines{9}}}}}}}}{\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\fines{9}}}}}}}}}{\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\fines{9}}}}}}}}}{\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\$\frac{9}{\fines{9}}}}}}}}}{\frac{9}{\$\frac{9}{\$\frac{9}{\$\fines{9}}{\fines{9}}
a. Are real estate taxes included? Yes No	\$\frac{100}{\$100}\$\$ \$\frac{100}{\$80}\$\$
	\$\frac{100}{80}
	\$\frac{100}{80}
	\$\frac{100}{80}
2. Utilities: a. Electricity and heating fuel	s <u>80</u>
b. Water and sewer	
c. Telephone	s 200
d. Other Gas	
3. Home maintenance (repairs and upkeep)	\$
4. Food	s <u>600</u>
5. Clothing	\$ <u>280</u>
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$ <u>200</u>
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>90</u>
10. Charitable contributions	\$ <u>370</u>
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	. \$
d. Auto	\$ 100
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>530</u>
b. Other	\$
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$ <u>300</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>4,929</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,081
b. Average monthly expenses from Line 18 above	\$4,929
c. Monthly net income (a. minus b.)	s-1.848

B7 (Official Form 7) (12/07)

\$63,770

UNITED STATES BANKRUPTCY COURT

	<u>Northern</u>	DISTRICT OF	Illinois	
In re:	Dong Hwan Bae Debtor	, Case No	(if known)	
	STATEMI	ENT OF FINANCIAL A	AFFAIRS	
informa filed. A should p affairs. child's p §112 an must co additior	rmation for both spouses is combined. If ation for both spouses whether or not a joi an individual debtor engaged in business a provide the information requested on this. To indicate payments, transfers and the loarent or guardian, such as "A.B., a minor of Fed. R. Bankr. P. 1007(m). Questions 1 - 18 are to be completed by simplete Questions 19 - 25. If the answer	the case is filed under chapter 12 nt petition is filed, unless the spo as a sole proprietor, partner, familistatement concerning all such actike to minor children, state the chrichlid, by John Doe, guardian." If y all debtors. Debtors that are or to an applicable question is "N question, use and attach a separat	tivities as well as the individual's personal hild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C have been in business, as defined below, also	
		DEFINITIONS		
the filin of the v self-em	ual debtor is "in business" for the purpose ng of this bankruptcy case, any of the folk otting or equity securities of a corporation ployed full-time or part-time. An individ s in a trade, business, or other activity, other	of this form if the debtor is or hat owing: an officer, director, manages, a partner, other than a limited p dual debtor also may be "in busing	the debtor is a corporation or partnership. An as been, within six years immediately preceding ging executive, or owner of 5 percent or more artner, of a partnership; a sole proprietor or ess" for the purpose of this form if the debtor ement income from the debtor's primary	
5 perce	latives; corporations of which the debtor i	is an officer, director, or person in es of a corporate debtor and their	the debtor; general partners of the debtor and a control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders	
	1. Income from employment or op	eration of business		
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records of the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending date of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	AMOUNT	Se	OURCE	
	\$43,048	200	8' Tax Return	

2007` Tax Return

2. Income other than from employment or operation of business

 \mathbf{Z}

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

AMOUNT PAID

AMOUNT

2

PAYMENTS

STILL OWING

None

Z

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

PAYMENTS/ TRANSFERS AMOUNT PAID OR

AMOUNT STILL OWING

TRANSFERS

VALUE OF

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments



None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR DISPOSITION

AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION
AND VALUE
Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

10. Other transfers

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Mirae law, LLC.

9/2/2009

\$1,500

2800 S. River Rd. Suite 170 Des Plaines, IL. 60018

9/4/2009

\$40

www. startfreshtoday.com



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF SETOFF

SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes,

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

7

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

8

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

ADDRESS NATURE OF BUSINESS BEGINNING AND

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ENDING DATES

(ITIN)/ COMPLETE EIN

21 W. Hill Grove Ave. La Grange, IL. 60525

Teeth Whitening

7/2009 ~ Present

Unite Teeth Whitening, Corp.

7824



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

CHA + SOHN + KO Certified Public Accountants 6116 N. Lincoln Ave., Chicago, IL. 60659

From 3 years ago to present



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

> NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS ·

NATURE OF INTEREST

PERCENTAGE OF INTEREST ·



If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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[If completed by an individual or individua	al and spouse]
I declare under penalty of perjury that I hav affairs and any attachments thereto and tha	ve read the answers contained in the foregoing statement of financial it they are true and correct.
Date 9-10-09	Signature Pan A. Bas
	of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corpore	ation]
I declare under penalty of perjury that I have read the thereto and that they are true and correct to the best	he answers contained in the foregoing statement of financial affairs and any attachments tof my knowledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership o	or corporation must indicate position or relationship to debtor.]
_	continuation sheets attached
Penalty for making a false statement: Fine of up	to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of thi and 342(b); and, (3) if rules or guidelines have been promulga	by petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for a document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), ated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by f the maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy Petitic	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state t responsible person, or partner who signs this document.	he name, title (if any), address, and social-security number of the officer, principal,
Address	
X	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

Property is (check one):

☐ Claimed as exempt

UNITED STATES BANKRUPTCY COURT

n re Dong Hwan Bae, Debtor	Case NoChapter 7		
CHAPTER 7 INDIVIDUAL DE	DEBTOR'S STATEMENT OF INTENTION		
PART A – Debts secured by property of the e ecured by property of the estate. Attach additional page	estate. (Part A must be fully completed for EACH debt which is ges if necessary.)		
Property No. 1			
Creditor's Name:	Describe Property Securing Debt:		
Lexus Financial Services	2004' Lexus RX330		
Property will be (check one):			
☐ Surrendered ☐ Ret	tained		
If retaining the property, I intend to (check at least of Redeem the property Reaffirm the debt			
Other. Explain	(for example, avoid lien		
using 11 U.S.C. § 522(f)).			
Property is (check one):	G Net drived as mount		
Claimed as exempt	☐ Not claimed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Wells Fargo Home Mortgage	1 N. Beacon Pl. #509 La Grange, IL. 60525-2068		
Property will be (check one): Surrendered Re	tained		
If retaining the property, I intend to (check at least Redeem the property	one):		
☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien		
using 11 U.S.C. § 522(f)).			

☐ Not claimed as exempt

B 8 (Official Form 8) (12/08)

Page 2

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
continuation sheets attac	ched (if any)	
I declare under penalty of estate securing a debt and/or	perjury that the above indicates my in personal property subject to an unexp	ntention as to any property of my bired lease.
Date: 4-10-09	Signature of Debtor	Bae